

# NATIONAL FLOOD INSURANCE PROGRAM TRAINING FOR AGENTS, LENDERS, AND REALTORS

**WORKSHOPS ARE FREE**  
3 Hours of CE Credit for  
Licensed CA Insurance Agents

## Date, Time, and Location

Date: Thursday October 13, 2011

Times: 9:00am – 12:30pm OR  
1:30pm – 5:00pm

Location: Ventura County Government Center  
Hall of Administration  
Lower Plaza Assembly Room  
800 South Victoria Avenue  
Ventura, CA 93009

Register Online At: <http://www.water.ca.gov/floodmgmt/rafmo/fmb/fas/infip/workshop/dwr.cfm>

**Pre-Registration Required – Space is limited**  
(120 participants per session)

**Two sessions are being offered.**

**Please select *one* session when you register.**

**Register by: 09/22/11**



## For Questions Contact:

**Edie Lohmann**

**916-782-7275 ext. 4361231**

[edie.lohmann@atkinsglobal.com](mailto:edie.lohmann@atkinsglobal.com)

**See Last Page for Map and Parking**



# NATIONAL FLOOD INSURANCE PROGRAM TRAINING FOR AGENTS, LENDERS, AND REALTORS

CA Insurance Agent  
Course # 236139

## Who Should Attend

- Insurance Professionals
- Lender Professionals
- Federal and State Agencies
- Realtors
- Flood Zone Determination Companies
- Appraisers
- Government Representatives

Meets Federal  
and State  
Mandatory  
Flood Insurance  
Agent Training  
Requirement



## Why You Should Attend

### What You Will Learn....

- How the NFIP Works
- General Rules
- Flood Maps and Flood Zones
- Lender Requirements
- Policy Forms
- Definitions and Policy Coverage
- Basic Elements of Rating
- Claims Process
- Recent and Upcoming Changes
- Questions and Answers



FEMA

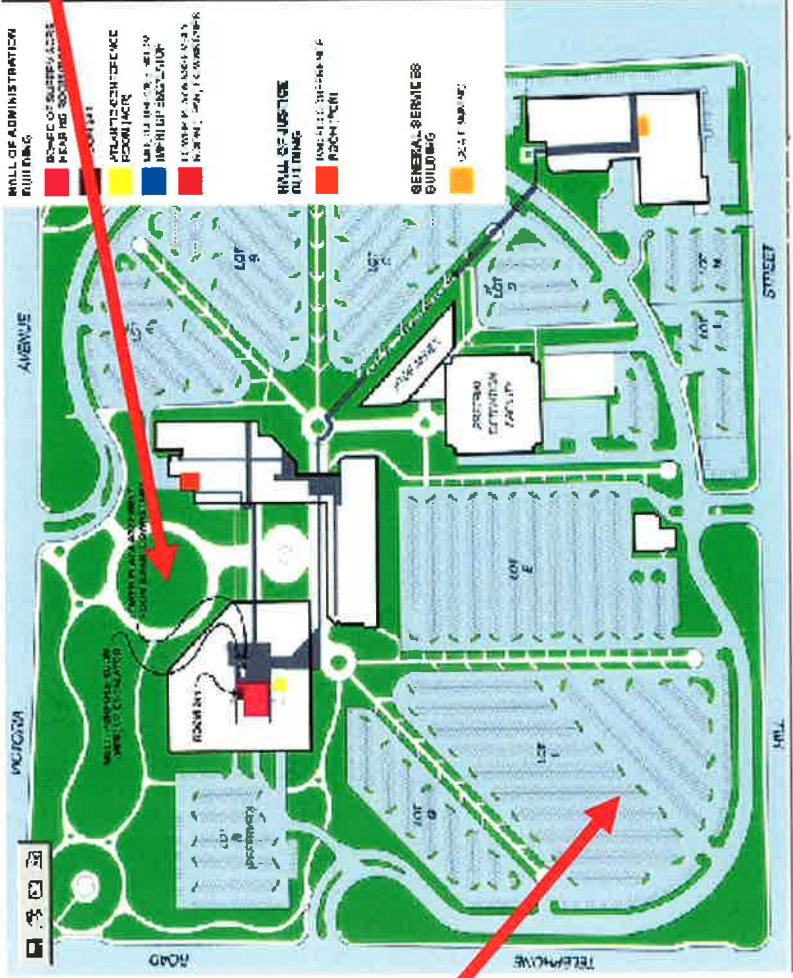


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## MAP AND PARKING

- 101 South - Take Victoria Avenue offramp; turn left (north) onto Victoria. Take Victoria to Telephone Road; turn right. Turn left on Lark Street (first red light). Follow the drive to Parking Lot G (3-hour) or F (all day).
- 101 North - Take Victoria Avenue offramp; turn right (north) onto Victoria. Take Victoria to Telephone Road; turn right. Turn left on Lark Street (first red light). Follow the drive to Parking Lot G (3-hour) or F (all day).
- 126 East - Take Victoria Avenue offramp; turn right (south) onto Victoria. Take Victoria to Telephone Road; turn left. Turn left on Lark Street (first red light). Follow the drive to Parking Lot G (3-hour) or F (all day).
- 126 West - Take Victoria Avenue offramp (south). Turn right onto Victoria. Take Victoria to Telephone Road; turn left. Turn left on Lark Street (first red light). Follow the drive to Parking Lot G (3-hour) or F (all day).

**Workshop Location**  
Take the stairs or elevator down to the Lower Plaza Assembly Room from the Main Plaza Level.



**Parking Lot F Off Lark Street**



Engineering Services Department  
Phillip L. Nelson, Director

Project Services  
Christopher E. Cooper, Deputy Director

County Surveyor's Office  
Michael K. Sullivan, County Surveyor

Development & Inspection Services  
Raymond Guterrez Jr., Manager

## Important Information about the Mandatory Purchase of Flood Insurance for Your Building

### About the National Flood Insurance Program (NFIP)

The unincorporated Ventura County has been an active participant in the National Flood Insurance Program (NFIP) since October 31, 1985. The NFIP is a Federal program specifically designed to provide flood insurance to all property owners who have eligible buildings, whether they are built in a Special Flood Hazard Area (floodplain) or not. The Special Flood Hazard Area (SFHA) is the floodplain which is created as a result of the 1% annual chance flood/storm event; formerly referred to as the 100-year flood/storm event. Flood insurance covers direct losses caused by surface flooding including a river, creek or other watercourse flowing over its banks, storm water flowing down a mountainside along with boulders, rocks, sediment, vegetation and other debris that have subsequently been dislodged (this is called an alluvial fan floodplain), a lake and the Pacific Ocean, broken water mains/lines (2 or more houses) and local drainage problems.

The NFIP insures buildings, including manufactured (mobile) homes, with two types of coverage: buildings and contents. Building coverage is for the walls, floors, insulation, furnace, and other items that are permanently attached to the building. Contents coverage may be purchased separately if the contents are in an insurable building.

### Mandatory Purchase of Flood Insurance Requirement

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for all Federally backed mortgages on buildings located within Special Flood Hazard Areas (floodplains). It also affects all forms of Federal or Federally related financial assistance for buildings located in Special Flood Hazard Areas (SFHA). Some buildings may not be covered by a policy; please check with your lender. The SFHAs are mapped on the Digital Flood Insurance Rate Map (DFIRM) and are shown as zones that begin with the letter "A" or "V".

This requirement applies to second mortgage loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's Federal Emergency Management Agency (FEMA).

(Please turn page over)



## **How the Purchase of Flood Insurance Works**

Lenders are required to complete a Standard Flood Hazard Determination form whenever they make, increase, extend, or renew a mortgage, home equity, HELOC, line-of-credit, home improvement, commercial or farm credit loan to determine if the building or manufactured (mobile) home is in a Special Flood Hazard Area. It is the Federal agency's or the lender's responsibility to check the current Digital Flood Insurance Rate Map (DFIRM) to determine if the building is in a Special Flood Hazard Area. Copies of the DFIRMs for floodplain properties within the unincorporated Ventura County can be reviewed at the County of Ventura Government Building: Public Works Agency counter (3<sup>rd</sup> floor), 800 South Victoria Avenue, Ventura, Monday through Friday during normal business hours (8:00 a.m. – 4:30 p.m.). Copies can be provided by contacting the Public Works Agency at (805) 654-3027. Your lender might also have copies or they might use a flood zone determination company to provide the Standard Flood Hazard Determination form.

If your building is located in a Special Flood Hazard Area, the Federal agency or lender is required by law to require you to purchase a flood insurance policy on the building. Federal regulations require coverage equal to the amount of the loan (excluding the appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single family dwelling is \$250,000. Government sponsored enterprises such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the floodplain, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on the DFIRM (example: in an "X Shaded Zone" which is an area located immediately outside of the floodplain).

If you feel that a Standard Flood Hazard Determination form incorrectly places your property in the Special Flood Hazard Area, you may request a 'Letter of Determination Review' directly from the Federal Emergency Management Agency (FEMA). This must be submitted within 45 days of the determination. More information can be obtained at: [www.fema.gov/plan/prevent/fhm/fq\\_gen11.shtm](http://www.fema.gov/plan/prevent/fhm/fq_gen11.shtm).

If you have questions regarding flood insurance, please visit FEMA's insurance website at: [www.floodsmart.gov](http://www.floodsmart.gov) or you can call FEMA, toll free, at (510) 874-1755 for Adam Lizarraga. Flood insurance information can also be obtained by visiting the County's Floodplain management website at: [www.vcfloodinfo.com](http://www.vcfloodinfo.com).

August 26, 2011





**Home**

**The CRS Program**

**Understanding Floodplain Management**

**Flooding and Flood Risk**

**Flood Insurance Information**

**Flood Maps, Flood Insurance Studies & Map Changes**

**Floodplain Development Permit Requirements**

**Floodplain Building Requirements**

**Flood Damaged Buildings**

**Cooperating Technical Partners Projects (CTP)**

**Levee Certification Program**

**Stormwater Management**

**Ventura County Hazards Mitigation Plan**

**Videos**

**CRS Premium Discount Program**

Welcome to the County of Ventura's flood information web page which is being brought to you through the National Flood Insurance System's Community Rating System (CRS). On this site you will be able to review the latest Federal Emergency Management Agency's (FEMA) flood maps and to see if your property is affected, learn about flood safe requirements for building in a floodplain, become better informed on how to hire a contractor, obtain information on flood insurance, and much more!

**Flood Insurance Discount Program Starting October 1, 2011**



Click here to read about the new unincorporated Ventura County flood insurance premium discount program called the Community Rating System.

[View Program >>](#)

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start << >>

**FEMA Breaking News:**

[California Keene Fire Complex](#)

Sep 12, 2011

Fire Management Assistance Declaration number 2970 declared on Sep 11, 2011

[General News:](#)



**FEMA**  
[www.FEMA.gov](http://www.FEMA.gov)

Federal Floodplain Regulations:  
[Part 59 >>](#) [Part 60 >>](#)



[Local Floodplain Regulations](#)



[Ventura County Watershed Protection District >>](#)

**FloodSmart.gov**  
The official site of the NFIP.  
[www.FloodSmart.gov](http://www.FloodSmart.gov)



**Disaster Preparedness**

**Ready America**  
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